

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michelle Lynn Grove
Debtor

Case No. 17-04553-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4
Date Rcvd: Dec 16, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2022:

Recip ID	Recipient Name and Address
db	+ Michelle Lynn Grove, 1622 Long Run Road, Mill Hall, PA 17751-9366
4987302	Citi/AAdvantage, PO BOX 6062, Sioux Falls, SD 57117
4987310	Credit One Bank Credit Card, PO BOX 98872, Las Vegas, NV 89193-8872
4987309	Credit One Bank Credit Card, PO BOX 98873, Las Vegas, NV 89193-8873
4987311	Empower Retirement, PO Box 173764, Denver, CO 80217-3764
4987313	First Credit, N.A., PO BOX 81083, Cleveland, OH 44181
4987318	Geisinger Medical Center, 100 North Academy Ave., Danville, PA 17822-3941
4987319	+ Great Lakes, 2401 International, PO Box 7859, Madison, WI 53707-7859
4987320	+ John E. Carder, D.D.S., LTD, 180 Regent Court, Suite 100, State College, PA 16801-7991
4987325	Mount Nittany Medical Center, PO BOX 1259, State College, PA 16804-1259
4987326	Nittany Eye Associates - Windmere, 428 Windmere Drive, Suite 100, State College, PA 16801-7644

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: JPMORGANCHASE	Dec 16 2022 23:38:00	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219
4987293	Email/PDF: bncnotices@becket-lee.com	Dec 16 2022 18:51:48	American Express, PO Box 981535, El Paso, TX 79998-1535
4987294	+ Email/PDF: bncnotices@becket-lee.com	Dec 16 2022 18:51:53	American Express, PO BOX 981537, El Paso, TX 79998-1537
5024945	Email/PDF: bncnotices@becket-lee.com	Dec 16 2022 18:51:46	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4987295	EDI: BANKAMER.COM	Dec 16 2022 23:38:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
4987296	EDI: BANKAMER.COM	Dec 16 2022 23:38:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
5034916	+ EDI: BANKAMER2.COM	Dec 16 2022 23:38:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4987297	EDI: CAPITALONE.COM	Dec 16 2022 23:38:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5007055	EDI: CAPITALONE.COM	Dec 16 2022 23:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4987298	EDI: CAPITALONE.COM	Dec 16 2022 23:38:00	Capital One Bank, USA, NA, PO Box 30281, Salt Lake City, UT 84130-0281
4987301	+ EDI: CITICORP.COM	Dec 16 2022 23:38:00	Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
4987303	+ EDI: WFNNB.COM		

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		Dec 16 2022 23:38:00	Comenity Bank, PO BOX 182789, Columbus, OH 43218-2789
4987304	EDI: WFNNB.COM		
		Dec 16 2022 23:38:00	Comenity Bank/Fashion Bug, ATTN: Bankruptcy Department, PO BOX 182125, Columbus, OH 43218-2125
4987306	+ EDI: WFNNB.COM		
		Dec 16 2022 23:38:00	Comenity Bank/TORRID, PO BOX 182789, Columbus, OH 43218-2789
4987305	EDI: WFNNB.COM		
		Dec 16 2022 23:38:00	Comenity Bank/Torrid, ATTN Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
5005618	EDI: CRFRSTNA.COM		
		Dec 16 2022 23:38:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
4987307	EDI: CRFRSTNA.COM		
		Dec 16 2022 23:38:00	Credit First, N.A./Bridgestone, PO BOX 81410, Cleveland, OH 44181-0410
4987308	+ Email/Text: bdsupport@creditmanagementcompany.com		
		Dec 16 2022 18:36:00	Credit Managment Co., 2121 Noblestown Road, Pittsburgh, PA 15205-3956
4987317	Email/Text: collecadminbankruptcy@fnni.com		
		Dec 16 2022 18:36:00	FNB - Omaha, PO Box 3412, Omaha, NE 68197
4987312	Email/Text: collecadminbankruptcy@fnni.com		
		Dec 16 2022 18:36:00	First Bankcard, PO BOX 2557, Omaha, NE 68103-2557
4990731	Email/Text: collecadminbankruptcy@fnni.com		
		Dec 16 2022 18:36:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
4987314	+ EDI: AMINFOFP.COM		
		Dec 16 2022 23:38:00	First Preimer Bank, 601 S. Minnesota Ave., Sioux Falls, SD 57104-4824
4987315	EDI: AMINFOFP.COM		
		Dec 16 2022 23:38:00	First Premier Bank, PO BOX 5524, Sioux Falls, SD 57117-5524
4987316	+ EDI: AMINFOFP.COM		
		Dec 16 2022 23:38:00	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
4987299	EDI: JPMORGANCHASE		
		Dec 16 2022 23:38:00	Chase, PO BOX 15298, Wilmington, DE 19850-5298
4987300	EDI: JPMORGANCHASE		
		Dec 16 2022 23:38:00	Chase Mortgage, PO BOX 24696, Columbus, OH 43224
5031518	EDI: JPMORGANCHASE		
		Dec 16 2022 23:38:00	JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
5034301	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 16 2022 18:41:29	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5034306	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 16 2022 18:41:24	LVNV Funding, LLC its successors and assigns as, assignee of Consumer Lending, Receivables Trust 2016-B, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5034303	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 16 2022 18:41:24	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5164949	^ MEBN		
		Dec 16 2022 18:35:30	Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB, P. O. Box 660263, Dallas, TX 75266-0263
5164950	^ MEBN		
		Dec 16 2022 18:35:28	Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB, P. O. Box 660263, Dallas, TX 75299, Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB 75266-0263
4987321	+ Email/Text: bk@lendingclub.com		
		Dec 16 2022 18:36:00	Lending Club Corp., 71 Stevenson St. STE 300, San Francisco, CA 94105-2985
5034296	Email/PDF: MerrickBKNotifications@Resurgent.com		

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4987323	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 16 2022 18:41:23	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4987324	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 16 2022 18:41:34	Merrick Bank, 10705 S. Jordan GTWY STE 200, South Jordan, UT 84095-3977
4987322	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 16 2022 18:41:29	Merrick Bank, PO BOX 1500, Draper, UT 84020-1127
4987866	+ EDI: RECOVERYCORP.COM	Dec 16 2022 18:41:29	Merrick Bank, PO BOX 9201, Old Bethpage, NY 11804-9001
4987327	Email/Text: bankruptcynotices@psecu.com	Dec 16 2022 23:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4987328	+ Email/Text: bankruptcynotices@psecu.com	Dec 16 2022 18:36:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
4987329	Email/Text: bankruptcynotices@psecu.com	Dec 16 2022 18:36:00	PSECU, 1500 Elmerton Ave., Harrisburg, PA 17110-9214
4999864	+ EDI: JEFFERSONCAP.COM	Dec 16 2022 18:36:00	PSECU Visa, PO BOX 67013, Harrisburg, PA 17106-7013
5031970	EDI: Q3G.COM	Dec 16 2022 23:38:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5021020	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Dec 16 2022 23:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4987330	+ EDI: RMSC.COM	Dec 16 2022 18:36:00	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
		Dec 16 2022 23:38:00	Walmart, PO BOX 965024, Orlando, FL 32896-5024

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2022 at the address(es) listed

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below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Frank S. Miceli	on behalf of Debtor 1 Michelle Lynn Grove fmiceli@robertsmiceli.com;kristy@robertsmiceli.com law@robertsmiceli.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
Kevin S Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pa-bk@logs.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Michelle Lynn Grove

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5054

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 4:17-bk-04553-MJC

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Michelle Lynn Grove
aka Michelle Grove – Avon Sales12/16/22**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.